

POLICY- CATASTROPHIC INSURANCE COVERAGE

Sec. 1) CATASTROPHIC INSURANCE

- a) The Kentucky High School Athletic Association shall maintain, at no additional cost to the member schools, catastrophic insurance coverage for all participants in interscholastic athletics while traveling to or from, practicing for, or participating in, an athletic contest sanctioned by the KHSAA during the period governed and defined by Bylaw 23.
- b) The policy is to be administered by a Kentucky based broker. The policy is only in effect during the defined Limitation of Seasons (Bylaw 23) and only during permissible activity.
- c) The policy carries a \$25,000 deductible for regular season contests, and is considered "excess" insurance, which does not take force until all other existing sources of insurance by the participants' family and school have been exhausted.
- d) This coverage specifies that student-athletes are insured while representing a member school during the prescribed Limitation of Seasons and in compliance with all adopted KHSAA policies in the sports of baseball, basketball, cross country, field hockey, football, golf, soccer, softball (fastpitch), swimming, tennis, track and field, volleyball and wrestling and the sport-activities of archery, bass fishing, bowling, competitive cheer and dance.
- e) The specifics about policy limitations and allowances are available by contacting the General Counsel of the KHSAA.

Sec. 2) SPORTS AND SPORT-ACTIVITIES COVERED AND NOT COVERED

- a) At the present time, this policy shall cover -
 - (1) Those students participating in all sports during the time defined by Bylaw 23 for which the KHSAA sponsors a state high school championship,
 - (2) Those students participating in all sports-activity programs for which the KHSAA sponsors a championship during the time as defined by Bylaw 23.

Sec. 3) INSURANCE COVERAGE BELOW THE CATASTROPHE DEDUCTIBLE

- a) According to Bylaw 12, a school shall ensure that all of its student-athletes are insured up to the deductible amount of the KHSAA Catastrophe policy before participation.
- b) While there is no obligation on the school or school system to purchase insurance, it is required that the member school ensure that each athlete has appropriate coverage per Bylaw 12.